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Presented to

Cambridge.

Anna Christy Dae -

and as for this little
book.

At the time "The Tragedy of a Woman's Kind" was written, a widow, if her husband dies without a will, received the use of one-third of his real estate for life. If the wife died without a will, her husband, if there was a child born alive, inherited the use of all of his real estate for life. If there were no child, then the

Soon
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cavalry

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For my Son,

Herman Christy Hall

With the love of

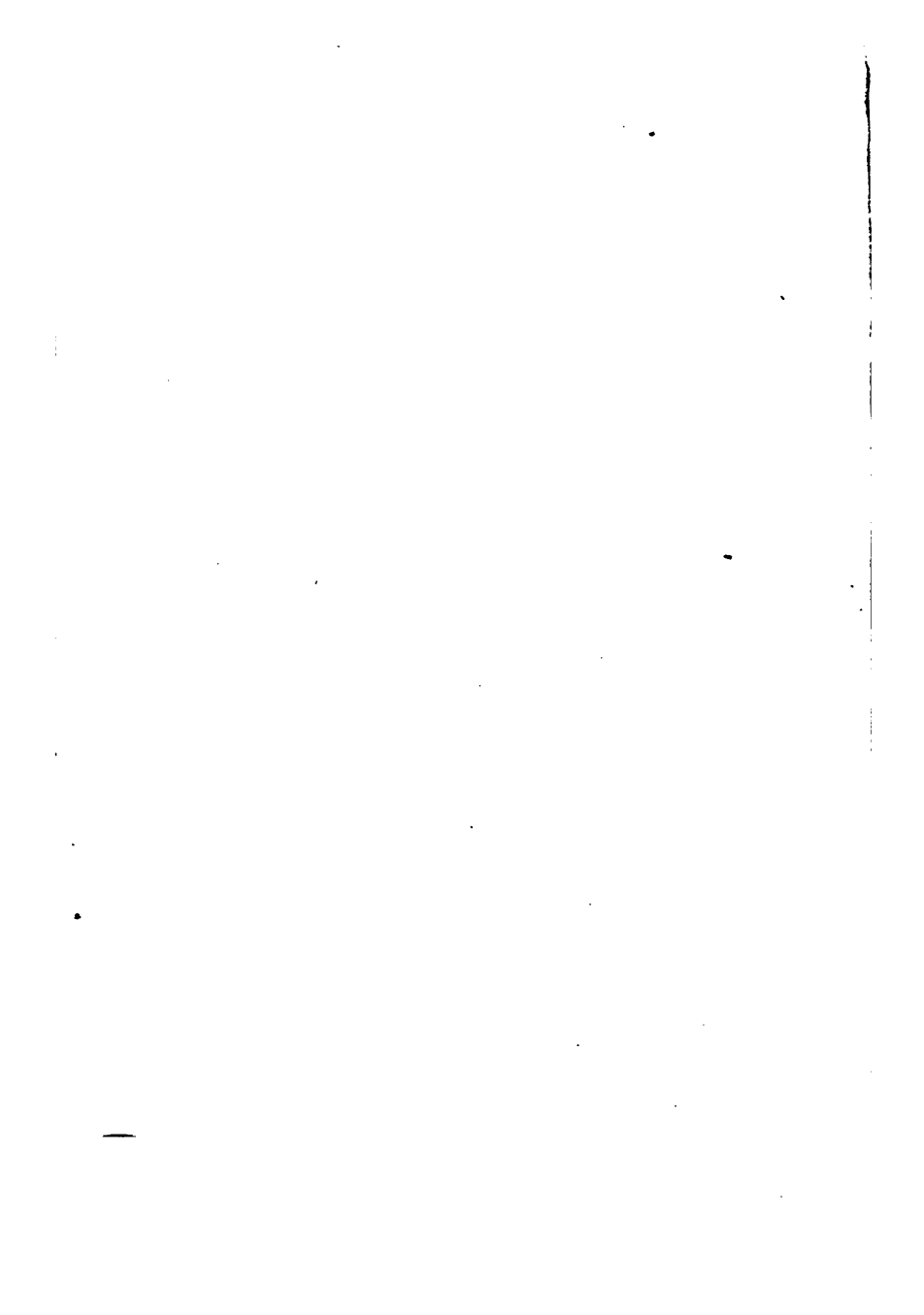
the

Author.



THE GIFT OF
Judge Emma Fall Schofield
and
Dorothea Fall







The lady was poor old Mrs. Benson, who was being carried to the poorhouse.— p. 11.

THE TRAGEDY OF A WIDOW'S THIRD

BY
ANNA CHRISTY FALL, LL.D.

MEMBER OF THE BOSTON BER

With Illustrations by Edwin L. George

BOSTON
J. B. LEECH & CO.
1888

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BOSTON

IRVING P. FOX

1898

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Judge Emma Fall Schofield
and
Dorothea Fall

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TO

ALL HUSBANDS WHO SINCERELY LOVE THEIR
WIVES THIS LITTLE BOOK IS APPRE-
CIATIVELY DEDICATED



The Tragedy of a Widow's Third,

CHAPTER I.

REBECCA'S EARLY DAYS.

REBECCA WILLIS came of good old New England stock. Her parents and their parents and their parents had been farmers, and so on, away back into the dim past that posterity was too busy and too practical to investigate. Nobody ever saw a Willis idle. And when Rebecca, at the age of five, sat at her mother's knee and learned to knit, she thought it no hardship; but, as she carefully and laboriously set the stitches, and

counted them, she listened between whiles to her mother's talk of how lazy and shiftless people never seemed to get on in the world.

And, as she grew older, she believed it well when she looked at the dreary home of the Bunce family, who lived just down the road, and saw the father hanging around the village grocery or lounging away toward the woods, with his gun over his shoulder; and saw the mother, with her untidy apron thrown over her head, crossing the pasture, many times a day, to gossip with some neighbor; while the ragged and unkempt children seemed to have nothing standing between them and starvation and nakedness but the heroic efforts of their devoted brother and sister of fourteen, the twins, who tried, in their humble way, to help make up

for the deficiencies of father and mother.

And Rebecca never forgot the day when she saw a carriage passing by their gate, in which sat an old lady, poorly dressed, but with a refined face, weeping bitterly. She ran to her mother to come and see what the trouble was. Her mother reached the door just as the carriage was disappearing over the hill, and told her little girl that the lady was poor old Mrs. Benson, who was being carried to the poorhouse. She had not a relative in the world to take care of her. She had no money, and was too old and feeble to work.

"They lived as if they were quite well-to-do when her husband was alive," said Rebecca's mother; "but it must have been beyond their means, for, when the estate was set-

tled after her, husband's death, there was nothing left for her.

"She had only one child,—a crippled son. He was unmarried, and for years he struggled bravely to keep a home for himself and his mother. But he died a few months ago, and now there is nothing before her but the poorhouse."

This story so deeply affected Rebecca that she crept away into the hay-loft when no one was looking, and cried for an hour; and it was days before the sound of the poor woman's weeping ceased to echo in her childish ears.

As soon as Rebecca had finished the education that the little country school could give her, she began binding shoes for a shoemaker in the neighborhood. Not long before that time her older sister had mar-

ried, and moved away. Rebecca spent part of her time in helping her mother about the housework. But there were the afternoon hours that were hers alone; and sometimes, when her employer wished to get any particular lot done in short time, she would sit up into the wee, small hours. But she was happy in her work. She was young and strong, and enjoyed it.

Her parents insisted on her keeping all she earned for herself, saying that she would have a nice little sum of her own, if she should ever get married; and, if she should remain single, a good bank account would be the next best thing to a good husband.

Rebecca only laughed at this talk, and worked busily on. She was a favorite with the young men of the

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village; but she liked them all, and cared for no one above the others.

The years slipped quietly by on the old farm, and she kept adding to her little hoard of money. And many a time, as she sat alone, binding shoes, after her father and mother had retired, the purring cat and the ticking clock her only company, she would seem to see again, in the dancing flames of the fireplace, the picture of poor old Mrs. Benson being driven by to the poorhouse; and, as she listened to the rain beating on the window-panes and to the wind howling down the chimney, she would seem to hear again the sound of the poor woman's sobbing. And sometimes her heart would almost stop its beating at the thought that perhaps she herself might some day be brought to the same extremity. Then, with

a feeling of thankfulness, she would remember her growing bank account, and say to herself that it would stand between her and future want.

CHAPTER II.

THE COMING OF HIRAM.

It was during the summer in which Rebecca reached her thirty-fifth year that Hiram Otis came to help her father in haying-time.

He was a plain, sad-faced, middle-aged man. There were relatives of the Willis family who had known him, and who could vouch for his respectability. From them Rebecca heard his history.

He had early married a wife who had made his life one long misery. She was guilty of no out-breaking sin. She may not have meant to be cruel to him. But the natural and

every-day expression of herself toward him had the effect of keeping him continually on the rack. She had borne him one son, whom she had taught to dislike and ignore his father. Neither did he love his mother; and he early escaped from the home which she made so unhappy.

She had been a handsome woman, fond of dress and adornment. Her husband had never been able to save any money out of his wages, which she compelled him to place in her hands. "And, as nigh as I kin make eout," said the old farmer who told the story, "the only time she ever done him a good turn was when she made him her widower."

Rebecca used to watch the settled gloom and sadness on the poor man's face, and pity him from the bottom of her tender heart. Many who met

him wondered, now he was free again, that he did not brighten up some. But the years had seamed his face so deeply with their sorrow that it would take years again to smooth it out.

The heart that long ago went out toward the poor old lady who was taken to the poorhouse, now turned in pity toward the sad and lonely man. At first it seemed incredible to him that any woman could show him kindness and consideration after years of cruel treatment at the hands of his wife,—the woman who had sworn to love and honor him. He had learned to endure hardness like a good soldier. But, as the summer days went by, he gradually realized that for him the stress of battle was over, that the time of his peace had come. And, as the old, unhappy years drifted farther and farther into the

past, he began to feel that for him there might still be happy days in store.

At Christmas time there was a wedding. And Rebecca—some of whose suitors had never until now quite given up the hope of winning her—stood up beside Hiram, and promised to love, honor, and cherish him until death should them part.

CHAPTER III.

THE NEW HOUSE.

AFTER their marriage they remained on the home farm for several years, during which time little Johnny was born. But they were finally induced to remove to a growing city near Boston, where Hiram would have a good opportunity to engage in his trade,—that of a carpenter.

One day he said at the dinner table: "I heard of a splendid chance to-day, Rebecca, for some one to make money. There is a house up in the new part of the city, on Windsor Avenue, which actually cost, land

and all, thirty-five hundred dollars, but which can be bought for twenty-five hundred. There is a mortgage of fifteen hundred dollars on it now, which can stand; and the purchaser would need to pay only one thousand cash. The owner is going West, and must have the money at any sacrifice. There is a restriction on all the land about there, which allows no one to build a cheap house in the neighborhood. The city is growing up in that direction, they say; and land is increasing in value there. The house stands on a large lot. It has all the modern improvements, brick sidewalk, etc. It is built for two families, and lets to reliable people. It is a chance that will be snapped up as soon as people know about it. The owner has just made up his mind to sell it."

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"Well, Hiram, that is a splendid chance for an investment. Why don't you buy it?"

"Ah! my dear, you are laughing at my poverty. But I don't envy the richest man in the world while I have you for my wife. I wish I had the money, though; for it is a regular bargain."

"What do you say to my letting you have my thousand dollars that is in the bank, Hiram?"

"Why, I never thought of that, Rebecca. I didn't think you would be willing to take it out of the bank."

"I don't see why it wouldn't be a good idea. Father always used to say that there was no safer investment than real estate, if it could be bought right; that it was safer even than the bank, for banks sometimes fail."

"Well, Rebecca, do as you think best about it. Whoever buys that house isn't going to be sorry for it."

The money was drawn from the bank, and the house was bought. It was let to advantage, and proved a good investment.

But the longing that is usual with industrious people took possession of them,—to pay off the mortgage. To do this, Rebecca took boarders; and her motherly, sympathetic heart made a home for many a young man and young woman who had come from the country and was working in the great city near by. Her house became popular with this class, and a vacant place was eagerly taken.

It was agreed that, after deducting enough to support Rebecca, Johnny, and himself, Hiram should put the

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remainder of his wages into the bank for a rainy day, while the profits of Rebecca's boarders should be devoted to paying off the mortgage.

CHAPTER IV.

IN MEMORY OF LITTLE JOHNNY.

It was not long after the last payment had been made on the mortgage that little Johnny died.

He had always been such a healthy child that the thought of his death had never occurred to his parents. But an epidemic of malignant scarlet fever swept through the neighborhood, and carried him away.

The poor mother was prostrated by this her first great sorrow. And it was months before she could take any interest in life.

She was first roused by the news that the owner of the house in which

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they had lived for years was dead, and that the house must be sold in order to settle the estate.

She could not bear the thought that, under a new owner, they might be obliged to leave the old house, which was precious to her because it was little Johnny's home during most of his short life. It was an old-fashioned, sunny, rambling house, lacking in all modern improvements. But the rent had been less on that account, and the large number of rooms had fitted it well for a boarding-house.

But how could she leave the old place, with all its reminders of her little boy? There was the corner where he had piled up his blocks and playthings so carefully every night. There was the worn place in the carpet, where he had played

horse with the chairs. There were his little cap and coat hanging on the hook in the closet, just where he had left them. Hiram had put in a row of hooks that Johnny could reach himself.

At times she imagined that he was at school, and would come in, by and by, with his cheeks glowing, and run to her for his usual kiss. He would seem more irrevocably lost for this world, at least, if she must leave his old haunts, where his spirit still seemed to hover.

The result of it all was that they bought the old house; and, as cash must be paid, they put a blanket mortgage on both houses, to raise the purchase-money. But, as they were getting a good income from their first house, and as the money formerly paid for rent would also go

toward paying for the house, they had no fear of the future.

This gave the bereaved mother a new interest in life; and she once more took up, with something of her old zeal, her life-work.

All unconsciously she was doing a noble work. Many young men and young women, in after life, looked back upon the time spent under her roof as one of the happiest in their lives. In after years they realized, as they could not then, that her sweet, motherly care and thought of them had made safe a time that to so many youths is full of danger. Under her roof they felt none of the dreariness of a boarding-house in which the landlady looks upon her boarders with the cold, calculating eye that would see only how much money she can make out of them, utterly regard-

less of the fact that she holds in her keeping young souls at the most impressible and critical period of their existence, to whom a poorly prepared meal and a dreary room mean a push down the steep hill that leads to destruction, and to whom an appetizing meal and a warm, cheery room after a day's work mean an uplift toward the higher and better things of life.

And Rebecca's young boarders always felt that she gave them that uplift; and the tears she shed over the loss of her boy in some mysterious way seemed to fall upon waste places in the lives of her young boarders, and brought forth abundant fruit, of which she never dreamed.

CHAPTER V.

THE FLYING YEARS.

YEAR after year slipped by in busy work. In their flight, they carried with them first Rebecca's only brother, then her mother, and then her father to their long home.

Rebecca voluntarily released her interest in the home farm to the six little children of her dead brother. His widow was having a hard struggle to keep them together and support them. Rebecca, remembering how kind her big brother had always been to her as a child, was glad to help give his little ones the chance to enjoy the days of childhood in the old homestead, as she had done.

Little Johnny gradually became to her a sacred memory. She was happy in the hope of meeting him again on the other side, happy in the devotion of her husband, and happy in the thought that they were laying by something for their old age which she looked forward to their spending together.

This happiness was interrupted one day, when Hiram was brought home with a broken leg, caused by his falling from the staging of a building where he was working. But her thankfulness that his life had been spared soon restored her spirits; and she prized the hours of unwonted companionship with Hiram which his sickness gave her.

He had been working again only a few weeks when he was one day exposed to a severe storm, in which he

became drenched to the skin. His long confinement to the house with his broken leg had rendered him more susceptible to exposure. This, together with his advancing years, made him an easy victim of rheumatism. He suffered great pain from it that winter. And it was late in the spring before he was able to be about again.

The doctor's bill, medicines, and other expenses made serious inroads upon Hiram's bank account. But he was only too glad that these expenses could be met without hampering Rebecca while making payments on the houses.

At last every cent of the mortgage on both houses was paid. They owned them free and clear of all incumbrance. And both Hiram and Rebecca rejoiced exceedingly over their prosperity.

As time went by, however, Hiram began to mourn over the fact that he was now unable to earn very much at his business. His general health was good; but the rheumatism still hovered about him, making it difficult for him to compete with the younger and more active members of his craft; and he found that his services were not in demand.

Rebecca comforted him in her kindly way, telling him that, now they owned the houses clear, there was no need for either of them to work so hard.

CHAPTER VI.

HIRAM SERVES ON THE JURY.

UNDER these circumstances, Hiram was much pleased one day when he found himself drawn as a juror for the December sitting of the court of his county. And one night, on his return home, he said to Rebecca:

“Well, wife, I don’t see what you and I have been thinking of all these years. I met a lawyer over at the court-room to-day. One of your old admirers, by the way,—Henry Clarke, you remember him. In speaking of you, I told him how you had worked all these years, and how much we had saved; and he said he was glad you

would be so well fixed after I was dead and gone. He said he supposed it was all in your name. I told him that it was in mine. Then he asked me if I had ever heard of my son who ran away from home. I told him No, — that very likely he was dead. He said it wasn't safe to risk it; and that, if my son or any of his children were alive, he or they could come in and take two-thirds of all the property right away from you, and that you would have only the income of the other third for life. I declare, Rebecca, I never thought of that; did you?"

"Why, no, Hiram: I never thought of such a thing as your dying. You are well and strong, even if the rheumatism does bother you. That can't kill you. I don't feel quite so vigorous myself as I used to, and I should

sooner think of my dying first. But, Hiram, I have always looked forward to our enjoying our little property together in old age."

"God grant that we may, Rebecca. Yet I think it will be better for me to fix things so you can have your own, if anything should happen to me. This lawyer seemed to think that, if we could sell the other house for, say, one thousand dollars in cash, and take a mortgage back in your name for the rest, it would relieve you of the care of the house if I should die; for you would need only to collect the interest. You could put the thousand dollars in the bank in your name, so as to have some money at hand if needed."

"Well, Hiram, I am sure I am satisfied, if you and Mr. Clarke think it a good plan. But I don't want to live, if you should die."

Hiram kissed the sweet face raised to his, and said: "We can't always die when we would like to, Rebecca. During many years before I met you I often wished to die. But God had happiness in store for me, with you, that I never dreamed could come to me."

"Ah! my husband, your case was different. But we will not borrow trouble."

Hiram did not return the next night till very late, the jury having been locked up on an important case. He found his wife sitting up for him.

"I met young Searle to-day, Rebecca. You know he owns the property next to your Windsor Avenue house. I asked him if he didn't want to buy the house, and pay one thousand dollars down for it. I told him the house was assessed now for four

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thousand dollars, and that there was a good chance for him to build another house on the lot, it was such a large one. He said he knew it, and would be glad to buy it if money were a little easier with him, but that just now he had all the real estate he could handle to his satisfaction. He thought that I could find plenty of people who would be glad to buy it on those terms. I will put this thing through, anyway, just as soon as I get done serving on the jury."

"All right, Hiram, just as you think best. But the most important thing now is for you to get a good night's sleep. Your poor brain must be worn out with listening to all those tiresome cases."

"The juries have at last been discharged, wife," was Hiram's greeting

as he came home one noon, "and I am thankful. I was glad to go on, and I am glad to get off. I've had a good time. But it is hard on the head and hard on the heart. When you see both sides so earnest about it, you hate to say No to either side. It's a place where a man like me can learn a good deal, though. Lawyer Clarke told me the last thing not to lose any more time, but to get the papers fixed right away. I asked him to come out and visit us. He said he would be glad to, but was only waiting to finish his case before going to Washington on business. He told me not to wait to sell the other house, but to deed them both to you. It would be safer and less trouble for you than if I should make a will and leave it all to you. He said he would be glad to do it for me if he only had

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an hour or two at his disposal; but he must take the evening train. So he gave me a letter to a lawyer in Boston, a good friend of his, who will make out the papers all right for us.

"I tell you what, Rebecca, you don't know what a mistake you made when you married me instead of him. He is a fine fellow, and made a splendid argument to the jury. It was the other jury, but ours happened to come back into the court-room in time to hear him. How could you have gone through the woods, Rebecca, and have picked up a crooked stick like me at last?"

"I don't know, Hiram, except that I loved you, and couldn't seem to care for any one else. Wasn't that a good reason?"

"God bless you, wife. I am the

last one to complain. For what was their loss was my gain.

“ But I have an errand down town, and then I shall go into Boston and have the papers made out.”

And, kissing his wife tenderly, he bade her good-by.

CHAPTER VII.

THE DEATH OF HIRAM.

AFTER leaving his home, Hiram did his errands down town, and then took the train for the city.

Rebecca's words to him, "Because I loved you, and couldn't seem to care for any one else," kept ringing in his ears. What had he done to deserve the love of this woman? If Rebecca had married Lawyer Clarke, how different her life would have been! And she might have done so, for he had never given up hope till the last.

Hiram realized the difference between that brilliant, successful man

and himself. And he felt that Rebecca could have graced any position.

His eyes had been opened in more ways than one during his term of service on the jury. He had seen, in cases that had been tried in his hearing, how much people might suffer from carelessness and heedlessness. He felt now that he had been more than careless in allowing matters to stand in such a way that she could suffer from his neglect, if anything should happen to him.

And yet she had preferred him; and over and over he said the same thing to himself. She had preferred him — plain, poorly educated, stupid Hiram Otis — to such a man as Lawyer Clarke. He could hardly believe it even now, after all these years.

And it had been a matter of wonder to Rebecca's friends at the time

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of her marriage. But she had seen, as they had not, in her father's farm-hand, a strong, sweet, loving nature, that had been crushed and driven in upon itself by the treatment he had received at the hands of his first wife. Nor had she been mistaken in her estimate of him. They had been so content and happy in their relations to each other that no thought of any necessity for guarding against changed relationships had occurred to them. The very content and fullness of their love for each other had made them unmindful of how the world and its laws might affect them if separated.

He was pondering all these things in his heart when he left the train and turned his steps up town. He was crossing a broad square where nine streets converged. The tide of

business from all these streets, flowing into this square, made, during the busy hours of the day, a vortex of human beings, horse-cars, and heavy teams, which required much circumspection to successfully stem. He had gone only a few steps from the sidewalk when he heard the clanging of fire-bells, and in less than a minute the whole square was in a commotion, trying to make way for two fire-engines that came madly rushing down converging streets toward the square.

Hiram, so little accustomed to the whirl of the city at any time, and still less to such a sudden upspringing of wild excitement, became bewildered. He did not know whether to advance or retreat. He chose the former course, and tried to gain the centre of the square, where there was a cir-

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cular sidewalk surrounding a tall lamp-post. But, since the breaking of his leg, he had been subject to such a stiffness in that member that it was impossible for him to run or hurry.

The driver of one of the engines saw him just ahead. Evidently, the driver believed that this man would leap out of his path, as every one else was doing.

Hiram made all the haste he could, but his stiff leg refused to do the bidding of his will. The driver saw Hiram's danger too late to stop the horses in their mad rush. He strained every nerve in his body to hold them back, but in vain. They trampled Hiram under their feet, the wheels of the engine rolled over him, and he lay crushed and bleeding before the horrified eyes of the people in the square.

Their first thought was to take him to one of the city hospitals; but when a doctor who was in the crowd declared that he was dead beyond a doubt, and when they found his name and address on a letter in his pocket, they determined to take him to his home.

It was only three hours after Hiram had said good-by to his wife that he was brought again into her presence. His face had fortunately been uninjured, and kind hands had so covered up the poor, mutilated body that the wife saw no trace of the cruel work done by the remorseless hoofs and the heavy wheels.

CHAPTER VIII.

REBECCA'S PARTING.

It was the night before the funeral. A sympathizing neighbor, who was staying with Rebecca, saw her retire to her bedroom, and soon after followed her example. A few hours later, when everything was quiet within and without the house, Rebecca slipped into the room where Hiram lay. She had come to bid him a long farewell.

She looked down at the beloved face, with its peaceful smile, and tried to realize all that it meant,—his lying there so quietly before her. Could it be that those eyes would never again

open and smile upon her, with the love-light in them that had never grown dim with the years? Could it be that she would never again hear his voice,—that voice in which no note of harshness or unpleasantness had ever been heard when it spoke to her, that voice which always called for Rebecca the moment he entered the house? Never to hear it again floating up through the halls, searching her out! O God, could she bear it? Must she go through the rest of her life alone, without him? The years of old age that they had hoped to live together, must they be dragged out by her alone? Oh, if she could only die, too! Hiram and little Johnny over there: she left alone here! and for what? for what?

She walked the room back and forth, back and forth, for a long time.

At last the tears—the first she had shed—had their way. Blessed tears! They seemed at length to have washed away some of the bitterness and hardness of parting.

As she grew more quiet, she came back once more to Hiram's side. She smoothed the wavy gray hair, as he had loved to have her do in life, and kissed him reverently, the tears falling upon his upturned face seeming to baptize him unto his burial. Then, with one more long farewell look at the quiet form, she softly stole out of the room,—alone, alone! to face the desolate years of her widowhood.

CHAPTER IX.

WHAT THE LAWYER SAID.

It was two weeks after Hiram had been laid to rest beside little Johnny.

Rebecca was in her sitting-room, reclining in a chair. She looked very pale and worn. For the first time in her life a great weakness had taken possession of her. Her vitality seemed exhausted. She felt that she did not care much, for it might bring the end nearer.

Her years of toil had told upon her at last. Hitherto there had always been an incentive which had buoyed her up. But now the incentive was gone. The reaction had come, and

she found herself shorn of her wonted strength.

The door-bell pealed loudly through the house; and the housekeeper, who had recently been installed, brought her a card bearing the name of "Henry Ketchum, Counsellor-at-law, Boston."

Rebecca asked to have him brought to her, wondering what his errand could be.

She soon learned that he represented Hiram's son, who had written to him from Colorado, where he was living. He had read an account of the accident in an Eastern paper that had come into his hands, and had written to Mr. Ketchum to inquire into the matter, and, if his father had left any property, to advise him of the fact.

Mr. Ketchum, after searching the

records, and finding that Hiram Otis owned two houses, had called to inquire if the deceased had left a will, before telegraphing to the son how matters stood, as he intended to come East immediately to look after his rights, if his father had left anything.

Rebecca heard these words with a sinking heart. She knew that Hiram had met his death just after leaving the railroad station, and that the talked-of transfer of the property could never have been made.

But she had been so absorbed in her grief that she had not realized what that might mean to her. This son, who had deserted his father's home years ago, had seemed to her more like a phantom of the imagination than a real personality. And yet here he was, rising up out of the past, to claim his rights. His *rights!*

Great God! could it be possible that this man was coming from the West to rob her of her hard-earned savings, and that the law would stand by and allow it?

"Mr. Ketchum," said she, in a trembling voice, "my husband did not leave a will. But please tell me just what the law calls *my* rights in this property, which was in my husband's name, he being the head of the family, but which really belongs to me, because it represents the hard work of my whole life."

"Ah! my dear madam," said the lawyer, kindly, "I am sorry for you, if that is the case. But, before answering your question, permit me to ask you one. Had your husband any other property besides these houses? Had he any bonds, stocks, mortgages, or money in the bank?"

"None of those things, except five hundred dollars in the bank, which he had laid by from his earnings."

"And the furniture in the house belonged to him?" inquired the lawyer.

"No, I bought it all with my own money. When we went to house-keeping here, I furnished the house, and bought more as I needed it."

"Have you the receipts for the furniture in your own name?"

"Yes," said Rebecca, "I think so. Why do you ask?"

"Merely to find out accurately what belonged to him and what to you, from a legal point of view. The presumption is that the furniture belongs to the husband, unless the wife can prove, by a bill of sale or otherwise, that the furniture is hers.

"However, I don't think that would bother you in this case, as the judge would probably give you the furniture, as a part of your widow's allowance, if it should be decided to have been your husband's from a legal point of view. But, if the judge should not make this allowance, and you could not prove it yours, two-thirds of it would legally go to your husband's son."

Rebecca smiled sadly at the possibility of even her own furniture, the accumulation of years, being taken away from her.

"Now I have no doubt," continued the lawyer, "that the court will give you, for your widow's allowance, all that is left out of the money in the bank after the funeral expenses, etc., are paid. Then you will have the use of one-third of the real estate for life."

The use of one-third of her own property for life! That was what Hiram had said, too. But it had meant so little to her then. It had meant Hiram's dying, which appeared so improbable. It had meant tidings of the runaway son, who had been silent so many years. It had meant no time to fix the papers or make a will. And there had seemed to be so much time. Truly, fate and the law had woven around her a net which held her fast.

"There is one thing I should like to know," said Rebecca. "If I had died and the property had been in my name, how much would Hiram have received, if I had left a child by a first husband?"

"Did you and Hiram ever have a child?"

"Our little Johnny, who died."

"Then Hiram would have had the use of the whole of your real estate for his life. If you and he had never had a child born alive, he would have had the use of one-half of the real estate for life."

"Then," said Rebecca, struggling with the idea, "the law puts a premium on fatherhood. Is there no premium on motherhood?"

"None," replied the lawyer.

"But why is it," said Rebecca, "that under just the same circumstances the widower has the whole of an estate for life, while the widow, who would be supposed to need it more, has only one-third?"

"It is a relic of barbarism, my dear madam, that many of the States have outgrown. The State in which I was born and reared gives to both widow and widower alike; but progressive

Massachusetts"—and there was a note of sarcasm in his voice—"has not been educated up to that idea yet.

"But, Mrs. Otis," he continued, "however much we may regret its workings, we must take the law as we find it. Now it is your right to be administratrix of your husband's estate, if the court sees fit to appoint you. The first thing for you to do is to get a good lawyer, and have him attend to it for you."

"Can you not do it for me? I have confidence in you."

"Thank you, Mrs. Otis; but, as I represent your deceased husband's son, whose interests are opposed to yours, it would be better for you to get some other person. Ask some responsible business man, whom you know, to recommend some lawyer to

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you. I should attend to this at once, if I were you.

"This house is part of the property, I believe."

"Yes."

"Then you can live here only forty days without paying rent to your husband's estate, unless you have it set off as your widow's dower."

"Pay rent for living in my own house?" moaned Rebecca, involuntarily clasping her hands over her heart. "But, oh, I forget, I forget! It is so hard a lesson for me to learn. The law says this is not my house,—that it belongs to Hiram's son."

"Yes, but you can elect to take your dower in this house, if you prefer; and, if you make your election within the forty days, you will not need to pay rent. How does this house compare in value with the other?"

"It is worth about half as much as the other, I think."

"That is fortunate ; for your third can probably be this house entire, if you wish it. Consequently, you need not be disturbed in your occupancy of it, if you care to remain here."

"I think I would rather stay here in my old home, if possible," said Rebecca.

"I have no doubt that can be arranged," replied the lawyer, rising to take his leave.

CHAPTER X.

A CALL FROM HIRAM'S SON.

REBECCA passed a sleepless night after this interview. But the next day she lost no time in finding a lawyer to attend to her interests, and the machinery of the law was soon set in motion.

It duly ground her out her widow's allowance, which was just what Mr. Ketchum had told her it would be.

There were no debts. They had always paid cash for everything. When the funeral expenses and other charges were all paid, there would be about three hundred dollars left. That was given to her by the Judge of Probate.

It ground her out her widow's third, which was the income for life of the house in which she lived.

The judge, who had grown gray upon the bench, and before whom mourners had passed in a ceaseless procession for years, and who had given a sympathizing ear to many a tale of sorrow, pitied the pale-faced woman who tried to tell him how the property had been earned. But he kindly told her that the rules of evidence did not permit him to go back of the records in determining ownership, and said he was only sorry that the personal estate was not larger, so that he might increase her widow's allowance; but that, as he could only administer the law, and not make it, he could not touch the real estate.

Rebecca's lawyer suggested that she take, for her third, half of the

other house, saying that she might find it would yield her a better income.

But Rebecca's heart clung to the old home. It was more roomy, and would be better for her business, which she hoped to still carry on. She would feel more free there than in half of the other house.

Hiram's son, who arrived from the West on the very morning of the hearing in the Probate Court, called attention to the fact that the homestead was appraised for twenty-five hundred dollars, while the other house was appraised for forty-five hundred, and that giving Rebecca the homestead would be allowing her more than her third. But his lawyer assured him that the double house would sell more readily, and would be worth to him, for his purpose,

twice as much as Rebecca's house. Upon that assurance, he withdrew his objection.

Before Hiram's son returned to the West, he called upon Rebecca. He was a hard, stern-looking man. But Rebecca ventured a few inquiries about the state of his finances, and found that he was quite well-to-do.

"Then," said Rebecca, timidly, "why could you not leave me my little property for the rest of my life? It may not be for long; and it would be a great comfort to me to have it, for I fear that my working days are over."

"Why, madam, do you realize what you are asking?" said Hiram's son. "You may outlive me. Why should I let you have the use of four or five thousand dollars of my money for your life?"

*

“It may be your money legally; but, morally, it is mine. I should be satisfied with the *use* of it for life. I hear that you intend to sell the house. Can you have the heart to go back to your home, carrying with you the money that I have earned by the hard work of years? It seems to me nothing more nor less than robbery.”

“Then, madam, your legislators are the robbers. They say that two-thirds of this property is mine now, and the other third mine when you die. I should be a fool not to take my own. I am only too glad of the chance. It is a good thing for me that you live in Massachusetts. It is not in every State that one can get such good pickings from a widow as here. Now, if you lived in Colorado, where I come from, you would get half for yourself absolutely. And



"I should be a fool not to take my own."—p. 66.

you could sell it to-morrow, if you wished. I, as your husband's son, should take the other half. And a widower takes the same as a widow.

"But why didn't my father make a will? He must have been a regular old numbskull not to have done so."

"Don't!" said Rebecca, with an expression of pain on her face. "Don't speak so of my dead husband. We neither of us thought much about it. He supposed you must be dead, not having heard from you all these years."

"Oh, no! I don't die so easily," laughed Hiram's son. "But this money will come in very handy for an investment I have been wanting to make, but for which I hadn't the ready cash."

CHAPTER XI.

REBECCA LETS HER HOUSE.

AFTER Rebecca's third had been apportioned to her, she continued to live on at the old house as usual. Her wonted strength did not return, and she found herself unable to do the work she had formerly done. Nor did she find any one person willing or able to take her place. And it ended by her being obliged to engage a housekeeper and a servant-girl to do the work formerly accomplished by herself and a woman hired for one day in the week.

At the end of a year Rebecca took an account of stock. She found that,

after paying her help and all her running expenses, the sum she had left did not allow her a fair rent for the house.

Rebecca, who had never before been forced to grapple with the servant-girl problem, felt a sense of bondage in the presence of the women who came and went under the guise of hired help. Their incompetency, extravagance, and untidiness were a source of much distress to her. And, when she found that she was really losing money, she determined to let the house, if possible, and take rooms elsewhere for herself.

Her advertisement brought to her a woman who engaged the house for a year, and bought much of Rebecca's furniture. But she could pay her only a hundred dollars down, giving a mortgage back for the rest.

It was hard to part with her household belongings, but there seemed no other way. It would cost a good deal to move and store the furniture, for she could not afford to live in a house large enough to hold it all. She must be satisfied with two or three rooms.

So she reserved enough to furnish these rooms, retaining such pieces as were most endeared to her by associations and that most nearly represented to her the old, happy home.

Rebecca was not one of those persons whose grief prompts them to put out of sight everything that can remind them of their loved and lost; and it was hard for her to leave the old rooms that had once been so bright with the presence of Hiram and little Johnny. She must move things that had never been touched

since the hands of her loved ones had placed them there. But strangers would now occupy these places that had been to Rebecca like shrines, where her fainting spirit might find new courage to endure till the end.

CHAPTER XII.

REBECCA'S TENANTS.

THE new tenant continued to keep boarders as Rebecca had done. Many of the same ones stayed with her.

Rebecca received her rent promptly for the first year. She had been promised monthly payments on her furniture, but they were not forthcoming. However, as long as the rent was paid, Rebecca did not feel anxious.

After the first year, however, the payments of rent became halting. For several months she received only a few dollars. The tenant seemed

to be getting into financial difficulties. Her boarders began to leave her, expressing dissatisfaction with the fare furnished them. Evidently, she belonged to that class of people who run well only for a while.

For the last three months of her stay in the house Rebecca received no rent at all.

Then Rebecca insisted on her tenant's giving up possession of the house, which she did without waiting for any legal proceedings against her.

She left behind her Rebecca's furniture very much the worse for wear.

As the woman was both unwilling and unable to pay the remaining four hundred dollars still due upon it, there was no alternative but for Rebecca to take it back.

It was a great grief to her to see the havoc that had been wrought in

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her cherished household belongings in less than two years. She herself had kept everything with such care that it seemed impossible for furniture to be so destroyed in such a short time.

She left it in the house, however, hoping that she might be able to make arrangements to sell it to the next tenant.

But the house had become vacant the first of December,—a very bad time for letting it. Most people had settled themselves for the winter; and it was principally undesirable tenants who applied,—people who on being looked up were found to be leaving their last landlord for that landlord's good.

As a result, the house remained idle during the winter. In the meantime Rebecca had taken a furniture

dealer into the house with a view to selling the things to him, if a price satisfactory to her could be agreed upon. But the price he offered for the whole was so small—fifty dollars—that Rebecca almost fainted when she heard it. And she determined once more to leave it, and try her chances with the next tenant.

About the first of March a light seemed trying to struggle through the darkness of her horizon. It came in the shape of an applicant for the house. But Rebecca's sky was quickly overcast again when she listened to his requirements. This time it was a man and his wife who were intending to run a boarding-house.

He looked the house over, and said he would like to engage a place of that size and in that locality; but he

could not think of taking this house unless she would put in a bath-room. It was one of the necessities in these days, and very few houses commanding the rent she asked were without them. The house would be worth just so much more with a bath-room, and she would find great difficulty in letting it to good tenants without any modern improvements at all.

He would also expect the house papered and painted throughout. The paper was old-fashioned, and had evidently received hard usage. And the paint was very dingy.

He was not over-particular about the house. He had been looking at some others that pleased him very well. Still, if Mrs. Otis cared to make these improvements, he would hire the place for a year, with the

privilege of leasing it another year, if it should prove satisfactory to him.

In regard to the furniture, it was pretty shabby. But there was a good deal of it. Perhaps he could have it fixed up, and use it for his poorest rooms. He would give Mrs. Otis one hundred dollars for it.

The lease of the house in which he was living would expire the first of April. That would allow Mrs. Otis a month in which to have the repairs made.

Rebecca asked him to give her a few days in which to think the matter over, and he promised to call on Saturday evening and learn her decision.

Rebecca's first step was to visit several more second-hand furniture dealers, and invite them to come and look at her furniture. She could not

bear the thought of parting with it for one hundred dollars. Yet she could not keep it.

She found two of the dealers who offered her sixty dollars for it. Another said he would give her seventy-five, but that was really more than it was worth.

That settled it for Rebecca. She would accept Mr. Hunt's offer of one hundred dollars.

She made inquiries of plumbers, and received estimates from several of them. She also interviewed carpenters for the carpenter work of the bath-room. And she found that two hundred and fifty dollars was the very lowest figure at which she could get the work done by reliable parties.

She interviewed painters and paper-hangers, and found that it would cost her fifty dollars more for their work.

That would be three hundred dollars in all,—just a year's rent. In other words, she could get no income from the house for a year.

But, then, it would be worth so much more, the man had said. Perhaps it would. At any rate, she feared that he spoke the truth when he said that, in these days, when new houses with modern improvements were so plentiful, a house with none of them was a drug in the market.

It would have served her for a home as long as she lived, if she could have kept it. She did not care for modern improvements. But she could not keep it for a home: she must turn it into a money-maker. If she could have had the other house, which had been built with all the modern improvements, for the money-maker, and have kept this for a home, how

blessed it would have been! Or, at least, as blessed as anything could be with Hiram and little Johnny gone.

She wondered if she had not made a mistake in moving from the house at all. If she could have let rooms to lodgers without board, she might have managed. But that would have been difficult, for there was no place in the neighborhood where they could have found board.

She might have let another family in with her, perhaps; but that would have meant alterations at the time. The house was not built for two families. What she had done had seemed the best thing under the circumstances.

Well, if she should spend this three hundred dollars, and get a good tenant, perhaps she would have smooth sailing for a while. God

grant that it might be so! It seemed the only thing to do now.

She would get one hundred dollars for the furniture. Mr. Hunt had promised to pay her cash. She would have to take the other two hundred out of the bank. She had never touched the three hundred dollars that had been left of Hiram's bank account, and which the Judge of Probate had allowed her, except to have it transferred to her own name. She could put back part of the rent each month, and gradually replace the full amount.

So Saturday night, when Mr. Hunt came for his answer, Rebecca told him that he could have the house, and that she would make the desired repairs.

CHAPTER XIII.

MORE IMPROVEMENTS.

THE house looked very nice when the new tenant moved into it on the first of April, and Rebecca felt happier than she had for a long time.

Mr. Hunt paid his rent promptly, and for a while she succeeded in putting the larger part of the rent in the bank. But in the fall of the year her taxes became due. And several heavy rains about the same time plainly showed, by the little patches of dampness left on the ceilings, that there was a general giving out of the shingles all over the roof. It could not possibly stand the storms

and melting snows of another winter. A neglect to shingle it now would cause great damage to the house.

And so it was shingled.

Then on the first of January the water-rates must be paid. And when the first of April came, and Mr. Hunt's year had ended, although he had paid her the full amount of rent, yet the shingling, the taxes, the water-rates, and her own living, which had been of the most economical sort, had so drawn upon the income from the house that she had been able to replace and leave in the bank only one-fourth of what she had taken from it.

Mr. Hunt continued to be a tenant of the house during the summer, although he did not take another lease, because certain business matters pending in his family might necessi-

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tate his removal to another State. The matter could not be determined for several months. But he would have it in mind, as he wished to sell out his furniture, if possible, to the new tenant.

While his going or staying was still uncertain, the serious illness of his wife brought matters to a focus. After her partial recovery he told Rebecca that he had found a lady willing to buy him out if she could make satisfactory arrangements about renting the house.

It was in September that Mrs. Perry, the prospective tenant, called to see Rebecca. She said that she was very much pleased with the house except in one particular, that it had no furnace. It meant so much work and expense to keep coal-stoves running in the winter-time that she

could not think of hiring a house requiring them. She had always lived in a house with a furnace, and was willing to pay three dollars a month more rent than Mr. Hunt had been paying, if she could have a furnace.

In speaking to Mr. Hunt about it, Rebecca told him that she could not bear the thought of going to so much expense again on the house. He replied that he had talked with a good many people about buying him out, and one and all had refused because of the lack of a furnace.

"Now I," said Mr. Hunt, "do not lay so much stress on having a furnace, if I can have a bath-room. But furnaces have become so common nowadays that people have the idea that they can't get along without them. But after you have put the

furnace in, if you decide to have one, it seems to me your house will be in a condition to suit everybody, and can be kept let to good tenants. I'm sorry I can't stay here myself."

And now Rebecca interviewed the furnace-men; and, finally, it was arranged that the cost of the furnace, with all the piping of the house, registers, etc., should be two hundred dollars.

It would mean her taking all the money from the bank, and also giving her note for sixty dollars, payable a year from date.

Rebecca almost felt as if she had lost a dear friend when she drew her money from the bank, leaving only a few dollars for a nest-egg. While the money remained untouched, she felt that she had something to fall back upon. The firm ground seemed

slipping from under her feet. But she tried to believe that the house, all fitted and adorned with its new bathroom and furnace, would prove a friend to her instead.

Mrs. Perry, like her predecessor, was an ideal tenant. And Rebecca tried to face the financial prospect of the coming year bravely.

That extra three dollars a month would be some help. She must pay the taxes and water-rates. The insurance would need to be renewed. Then she must save up for the note she had given.

She took out her pencil, and reckoned it all up. Her board and room rent would cost her about three dollars a week. That would be one hundred and fifty dollars for the year. The taxes would be forty dollars, the water-rates fifteen, and the insurance

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five. The note, with interest, would be sixty-three dollars. That would be two hundred and seventy-three dollars in all. She would have sixty-three dollars left from her year's rent. She would put that back into the bank.

Perhaps she might be able to save a little out of her other living expenses to buy her a few calico dresses and some shoes. She needed them sorely. She never remembered having looked so shabby. But what if Mrs. Perry should fail in paying the rent! Or what if she herself should be sick! She trembled at the thought of either possibility, and her heart lifted itself in a silent prayer to God to help her.

CHAPTER XIV.

TROUBLES THICK AND FAST.

MRS. PERRY remained in Rebecca's house two years, doing a good business and paying her rent promptly. And the latter, by close economy, had managed to again swell her bank account to two hundred dollars.

• At the end of that time Mrs. Perry received an advantageous offer of a house in another part of the city, and moved there with all her furniture.

Times had been growing hard. Families were doubling up for the winter where they could, and many houses were vacant. This was the first of November. Rebecca imme-

diately put the house into the hands of several real estate agents, but their united efforts failed to bring her a tenant that winter. And, even when the spring came, she found it impossible to let the house for more than the old rent,—twenty-five dollars.

This price was offered to her by a man with a large family of children. There had been no applicants wishing to use it for a boarding-house.

This family man promised to take it, if she would paint it on the outside. It was very much in need of painting. Rebecca had feared that she would be asked to do this by the next tenant.

She had been importuned by a painter in the neighborhood to give him the contract for it, but she had found that each tenant had made his or her hiring of the house condi-

tional upon some specific improvement being made; and she thought it would be as well to wait and see what the requirement of the next tenant would be.

The painter had said that the house would be injured if allowed to remain unpainted any longer. But Rebecca had been loath to part with any more of her rainy day fund than she could help.

The painting of the house, a few minor repairs, and her living expenses for the five months during which the house had been idle, again caused her bank account to shrink to a meagre thirty dollars. Rebecca reflected how much easier it had been to earn her house than to let it.

What could there be more for her to do now about the house? thought Rebecca. Surely, she had suffi-

ciently improved the property that would belong to Hiram's son in a few short years, perhaps months. Was there such a thing as her being able to take any long-abiding comfort in her life-ownership of it? Unless those children should tear the house down about their ears, surely she could have a respite from spending money upon it!

Poor Rebecca! It had been a rainy spring; and some of the property owners farther down the street, who had brick sidewalks in front of their houses, felt it a grievance that they should be obliged to travel over muddy earth sidewalks on their way to the station. Several of them petitioned the city; and, as a result, brick sidewalks were ordered in upon a number of streets in the neighborhood.

These people never dreamed that, in pushing the city for this improvement, they were at the same time crowding a poor widow to the wall.

It fell with especial hardness upon Rebecca from the fact that her house was on a corner, and the sidewalk must be carried along the two sides.

The city paid half of the expense, but her share was one hundred and eighty dollars. She learned that by petitioning the city to that effect she would be allowed to make three annual payments of sixty dollars each, instead of paying the whole amount at once.

Again Rebecca bent her shoulders to the yoke. She kept her living expenses strictly within one hundred and fifty dollars a year. That did not allow her many luxuries; but she felt that she must add to her bank

account every cent she could spare, for she was growing old, and would need the money.

It was nearly a year after the sidewalk had been put in. She had paid the first assessment, and had increased her little hoard to seventy dollars.

About this time there was a good deal of sickness among the children of the neighborhood, and one of the sons of Rebecca's tenant was taken with diphtheria. The parents were in great distress, fearing that it would spread to the rest of their numerous flock. They sent them all away to an aunt's, however, and they fortunately escaped contagion.

But the parents were anxious as to the cause of the sickness, and called upon the Board of Health to make an examination of the premises.

Shortly after Rebecca had put the bath-room into her house, pipes had been laid in the streets of the city to connect with the great metropolitan sewer. Then new ordinances had been passed by the city, requiring a special system of plumbing in the houses connected with the sewer.

The Board of Health, on examining the premises, found that the house was not so connected.

The chances that the child had caught the contagion from his play-mates, rather than from any condition of the house, were ten to one. Nevertheless, the fiat went forth from the Board of Health. They ordered the house to be entered into the sewer, and the plumbing in the bath-room changed to conform to the law.

Rebecca wondered, in a dazed way, where the money was coming from.

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But there seemed to her no alternative but to obey the command of the city.

She tied on her bonnet, drew her faded shawl over her thin shoulders, and with fainting heart and faltering footsteps went out to search for men to do the work that had been ordered.

She found a contractor who would run the pipe from the street to the cellar wall for sixty cents a foot, if the digging was fair. If there should be anything unusual about the digging, he would have to charge according to the work.

The plumber would begin at the cellar wall inside, where the contractor's work ended, and would carry the necessary piping through the house, and make the required changes in the bath-room. His bill would be about sixty-five dollars.

The contractor began his work. But he had not gone far into the yard before he struck a concealed ledge of rock. Nobody had known of its being there. It required blasting for some distance; and the contractor was not making any money out of it when he sent in a bill for one hundred and twenty-five dollars.

When Rebecca received this bill, she took out her pencil, and with trembling fingers tried to figure out her future prospects of bread and butter, or perhaps of only bread without the butter.

She still had seventy dollars in the bank. Seventy dollars between her and pauperism! She could not touch that. She would appeal to the men to wait a little for their money.

It was now the first of April; and Rebecca succeeded in arranging with

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the contractor and plumber to give them each ten dollars a month from the rent, till their bills should be paid.

She determined to reserve five dollars for her own rent, and not to touch the money in the bank, but to try, by taking in sewing, to pay her other living expenses.

From a firm in the city she obtained wrappers to make. The price paid her was out of all proportion to the work done. But it was better than nothing, and she was glad of the chance to do it.

Fortunately, she had kept her sewing-machine. It was a great tax on her failing strength to run it, but it must be done. She managed to earn enough each week to buy her food.

At the end of six months she had paid the plumber his bill in full, and had paid the contractor sixty dollars,



It was a great tax on her failing strength to run it, but it must be done.— p. 98.

leaving a balance due him of sixty-five dollars. At her request he kindly agreed to wait a few months before requiring her to pay him any more, as she must begin to save her rent for the taxes, water-rates, and sidewalk assessments.

The weight of all these cares, added to her hard summer's work, wore upon Rebecca, who had never been strong since the shock of Hiram's death.

She began to be troubled at night by dreams that robbed her of the refreshment sleep should bring. The ghost that had haunted her childhood and youth seemed to rise again from the grave where it had lain for so many years. Then it had filled her with a vague fear. Now it seemed to forebode a dread certainty.

Sometimes she dreamed that it was

Mrs. Benson going by on her way to the poorhouse. Again it was she herself, and the awful horror of every moment of the journey was lived over and over again. But, just as she would reach the poorhouse door, the sound of her own sobbing would wake her; and her whole being would cry out in thankfulness that it was only a dream.

Rebecca was feeling so poorly that she called upon a doctor, who told her that she must be free from worry and anxiety, or nervous prostration would be sure to follow. Rebecca wondered how it would be possible to follow the doctor's prescription.

She was in just the right state of mind and body to be an easy victim to the grip, which was epidemic that winter. For weeks she was so seriously ill that her life was despaired

of. But by the time Christmas came she was once more creeping feebly about the house.

CHAPTER XV.

MARIA'S COMING.

REBECCA wrote to her sister Maria, who lived in the western part of the State, and told her of her troubles. Maria was ten years older than Rebecca. Her husband had recently died, and she was keeping house all alone.

She immediately gave up her little home, sold her furniture, and was soon with Rebecca.

Her presence seemed once more to inspire Rebecca with a little life and hope, and one day they began to talk over their plans for the future.

"You see, Rebecca," said Maria,

"I feel so rich with my little pension. Of course, it is not much,—only eight dollars a month; but it is such a comfort to be sure of a certain amount that nothing can touch. You know what to count upon. I would much rather have a little that I can be sure of than only a chance of a much larger sum."

"That is just the way I feel about it," said Rebecca. "But you know I am sure of nothing. I have allowed myself just enough from the house to pay my room-rent. I will not touch that seventy dollars in the bank. I can't be buried a pauper."

"Now I have the doctor's bill and the nurse's bill, and the house supplies during my sickness, all to come out of the rent. Then there is the balance of the contractor's bill to be paid, and the next sidewalk assess-

ment and the taxes and all. It will be many months before I shall dare to take any more than enough to pay for the rent of these rooms. I ought to go to work right away to earn money to buy my food with."

"What nonsense, Rebecca! And you so weak you can hardly stand. I have no room-rent to pay now, and I can use all my pension money to buy food for both of us. Then I have nearly two hundred dollars in the bank. I intend to leave about one hundred of it for my funeral expenses, and the other hundred we can draw from as we wish. We shall not suffer as long as that lasts."

"But, Maria," said Rebecca, "I don't want you to use up your money on me. It is wrong, too, when I have that house."

"There, there, sister," said Maria,

comfortingly: "you can pay me back whatever your share may be, if ever you do manage to get a little more out of the house. Don't worry about that.

"But I can't help thinking, Rebecca, that it is pretty hard for you, after the way you have worked all your life, to be so cramped for money in your old age. Don't you remember how busy you always were, trying to lay by a little for a rainy day? Why, you used to knit socks and sell them, when you were only eleven years old."

"I know it, Maria. But you see all I had and all I earned from taking boarders went into Hiram's houses. We always called them *our* houses."

"And now you get only the use for life of one-third of them. I call that a pretty hard law."

"It has been hard on me, Maria. And the lawyer told me that, if it had happened the other way,—that is, if the property had been in my name, and I had died,—Hiram would have had the use of it all for life, even if our little Johnny had been living."

"I declare, Rebecca, it's a downright sin and shame. And I s'pose he'd have got it all the same, even if he hadn't helped earn a cent of it."

"Oh, yes: they say that doesn't make any difference."

"Well," continued Maria, "it's a great pity your husband didn't fix the papers or make a will."

"Yes, he meant to do it. But he was cut off so suddenly. It was heedless of us to let it go so long."

"But, as I have sat here many a day thinking it over, it does seem queer that the law shouldn't take as

good care of the widows as it does of the widowers."

"They do say out in the western part of the State, where I used to live," replied Maria, "that many of the representatives in the legislature are very young. I do hope, if they ever live to grow up, that they will get to have sense enough to make laws that will give women some chance to keep on living, even if the husband does die. Why, it reminds me of those heathen practices the missionaries used to tell us about, according to which, when the husband died, he was burned, and the widow burned with him. I don't see much difference, except that the widow here, if she is not strong enough to work, instead of being burned to death, must starve to death."

"I agree with you, Maria. But you are fortunate in having your pension."

"Yes, Josiah didn't leave me any property to speak of,—there were so many years when he couldn't work,—only a few hundred dollars that he saved out of his pension. But he always said he could die happy, knowing that my widow's pension would stand between me and actual want. What a pity, Rebecca, that Hiram wasn't in the army!"

"Yes; he told me that he was very anxious to go, but his first wife opposed it bitterly. She even hunted up a substitute for him when he was drafted, and made Hiram borrow money to pay the substitute. Hiram used to say that he never envied any one so much in his life as he did that substitute, when he saw him marching off to war in his place."

CHAPTER XVI.

MARIA'S GOING.

NEARLY a twelvemonth had passed since Maria came to live with Rebecca. It was the day before Christmas, and everybody was busy with preparations for it. But Rebecca's thoughts were not of Christmas. She was reviewing the events of the last year.

Those weeks after Maria came had been almost happy ones, until Rebecca's tenant had moved into the country in June, to take up his permanent home on a farm he had bought.

Rebecca, by carefully hoarding

every cent of the rent received while the house was occupied, had succeeded in paying the contractor the balance of his bill and her last sidewalk assessment, besides saving enough for her taxes, which she had paid when due.

During the summer, which was an unusually hot one, Maria began to droop. Thereupon she sent and drew from the bank what money she had deposited there, and placed it in Rebecca's hands, telling her to use it for both of them as long as it should last.

She seemed to have a premonition that the end might be near at hand. And one beautiful September morning Rebecca awoke to find that Maria had passed away quietly in her sleep.

The summer and autumn had gone by without bringing any satisfactory

applicant for the house. But early in December one had appeared who seemed all that could be desired. He had called twice to see Rebecca, and had agreed to take a three years' lease. The papers had even been made out in the agent's office, when some casual question on the part of the prospective tenant brought out the fact that Rebecca did not own the house, but had only a life interest in it.

The prospective tenant was a doctor, about to move into the city, and wishing to get a good, permanent location. When he realized that Mrs. Otis' lease to him must cease at her death, he refused to take the house on any such uncertainty.

The agent had called the day before to tell Rebecca of the doctor's decision.

It was a bitter disappointment to

her. She had used the last of the money that had been left of poor Maria's little hoard, and had been obliged to draw upon her seventy dollars in the bank until only fifty remained. She had determined not to touch that, come what might. How could she rest in her grave if she were buried a pauper!

She had depended so much upon the doctor's taking the house. He had offered to pay her the first month's rent in advance.

She wondered if she would never be able to let the house again. She wondered if the doctor's trained eye had seen that the end for her was near. She remembered that she had been feeling very poorly when he called to see her the last time. If she looked as badly as she felt, it was not strange that he had changed his mind about taking the house.

CHAPTER XVII.

THE END.

SHE sat long that night before the little air-tight stove in her room, revolving all these things in her mind.

What could she do! Oh, what could she do! Her mind went back over her hard, laborious life. She thought how she had worked and toiled and planned and prayed that the day might never come which now seemed just before her. What had she left undone? If only Hiram had fixed things before he died! He had intended to. But now he was gone, her sister was gone. There was no money coming to her from the house.

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There was nothing in the pantry for to-morrow, except a little bread. She had not eaten any meat for days, and she felt so weak.

But she would not, could not, let any one know. She could not beg! The neighbors knew she had a house for life, and they would not think of her being in want.

As in a dream, she saw the bright faces of the young boarders to whom she had ministered in happier days. They were sitting about the table, chatting gayly after their day's work, while she was bringing in the chicken soup. How appetizing it smelled! And how she longed for a little of it to-night, she felt so weak!

She looked out of the window, and saw the snow beginning to fall. She thought of the little corner in the graveyard where her sister Maria

had been laid only a few months before, close to the spot where Hiram and little Johnny were lying. She had saved a place for herself between her husband and little boy. She thought how softly the snow was falling over them all, and how happy she would be if only she could lie there beneath it, at rest with her dear ones.

Then a log fell in the stove, startling her and bringing her back to the present. As it came over her in all its vividness, she clasped her poor, thin hands together, and, looking up at a picture hanging above the mantel-piece, representing Christ in the garden of Gethsemane, she cried:—

“O Christ, thou who thyself didst suffer, hear thy poor, weak servant. I am old and poor and—O Lord,

forgive me for it!—proud!—too proud to go to the poorhouse. I cannot go! Oh, I cannot go! O God, have I not worked hard all my life to lay up a little for my old age? But I have nothing, and nothing is before me but the poorhouse. I would not rebel against thy will, dear Lord. If I must go, oh! make me willing to go. But, if it can be thy will,”—and in her earnestness she rose from her chair, and stretched out her thin hands toward the picture,—“oh, if it can be thy will, let this cup pass from me! Nevertheless,—not — my — will — but — thine” —

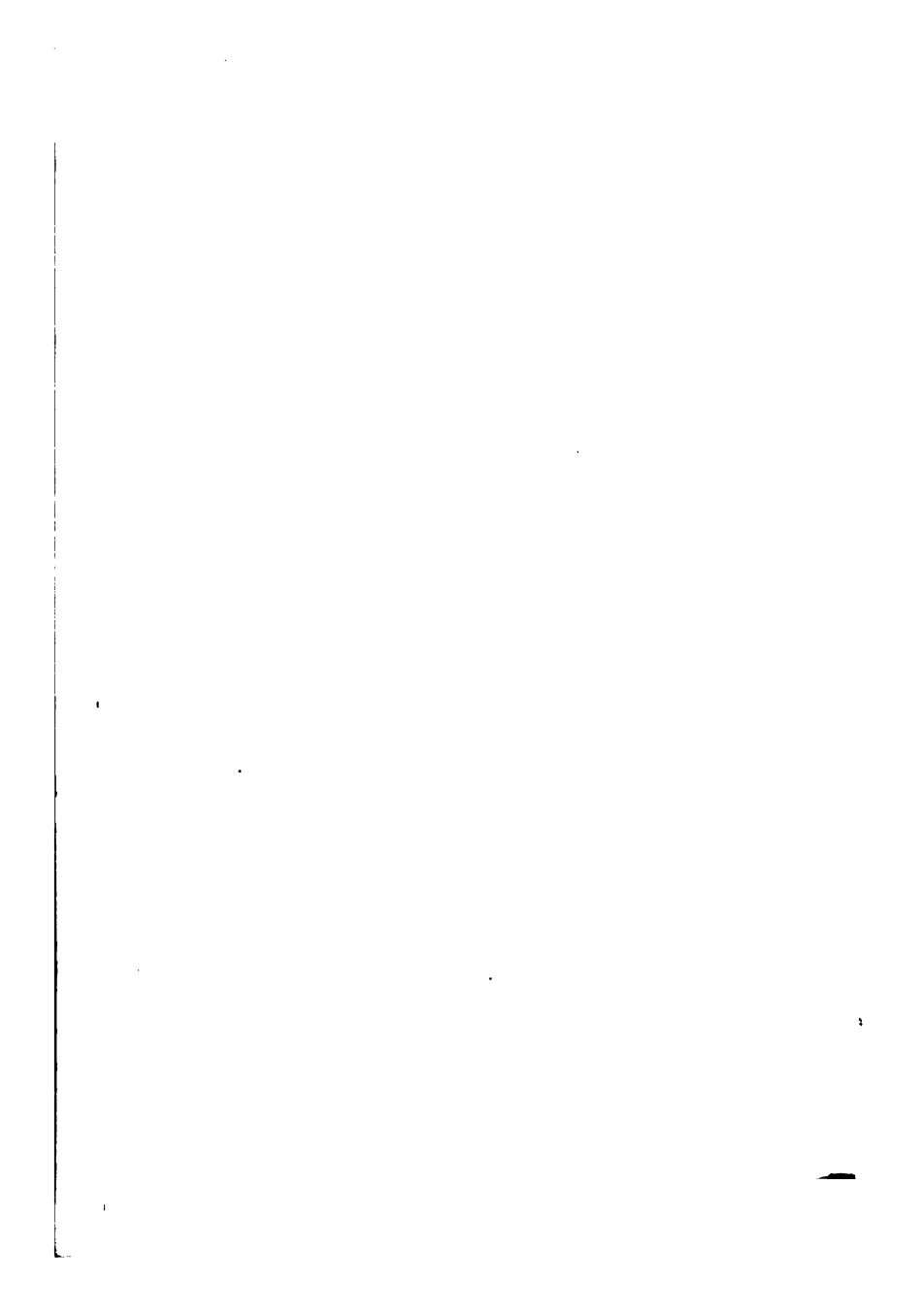
She sank back in her chair exhausted, unable to finish the sentence. But in her weakness a great peace seemed to come over her. Through her half-closed eyes she appeared to

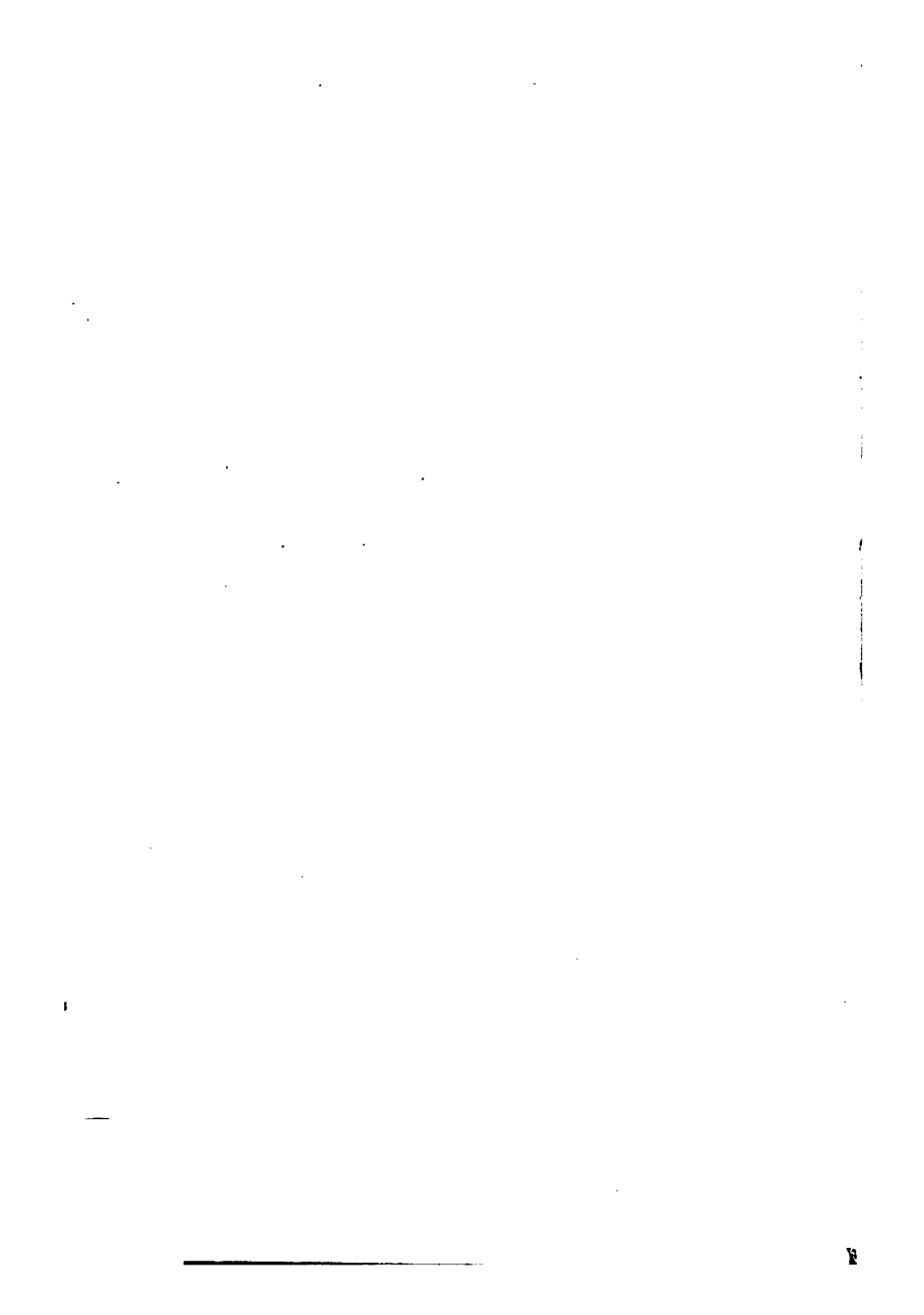
see Hiram and little Johnny beckoning her, and the face of the Christ in the picture turning and smiling upon her.

The clock struck ten, then eleven, and then twelve. The snow had ceased falling, and the light of the moon came into the window. It lighted up the picture of the Christ. It fell upon the quiet figure sitting in front of the stove, showing the worn hands clasped in the lap, and transfiguring the thin white face, upon which a peaceful smile rested.

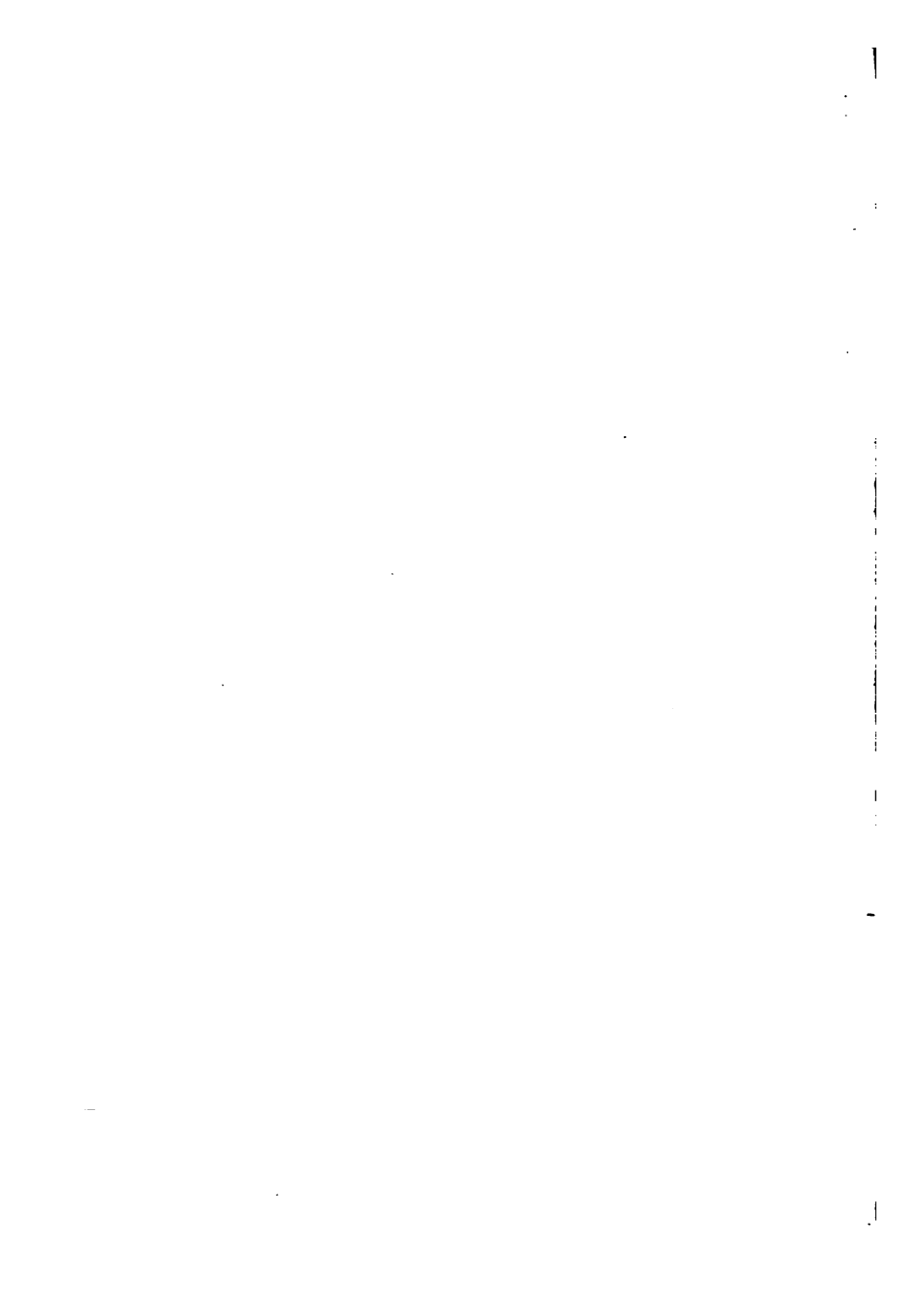
Her lifelong prayer had been answered. She would never go to the poorhouse. The pitiful Christ, to whom she had cried, had let that cup pass from her. She had gone where she would never again feel the need of a "Widow's Third."

THE END.





Soon after the publication of this book, the law of Massachusetts was changed by the Legislature, so that thereafter, all widows became entitled to an absolute one-third, both real and personal, in the estates of their deceased husbands.



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